

Information to identify the case:

Debtor 1	Peter J. Coppola	Social Security number or ITIN	xxx-xx-9363
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22705-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Peter J. Coppola

3/1/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Peter J. Coppola
 Debtor

Case No. 18-22705-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db
 14875411 +Peter J. Coppola, 366 Picture Drive, Pittsburgh, PA 15236-4537
 +ADT Security Systems, LLC., c/o Richard T Avis, Attorney & Associate,
 8755 West Higgins Road, Suite 610, Chicago, IL 60631-2751
 14875412 +ADT Security Systems, LLC., Richard T Avis, Attorney & Associates, L, P. O. Box 31579,
 Chicago, IL 60631-0579
 14875414 Best Buy, PO Box 9001007, Louisville, KY 40290-1007
 14875415 +Bill Green's Shopping, LP, HANNA LANGHOLZ WILSON ELLIS, Attn: Kevin D. Langholz,
 One PPG Place, Suite 1640, Pittsburgh, PA 15222-5454
 14929231 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of Pennsylvania, PO Box 742537,
 Cincinnati, OH 45274-2537)
 14875416 Capital One Bank, PO Box 71283, Charlotte, NC 28272-1083
 14929232 #Comast, PO Box 3001, Southeastern, PA 19398-3001
 14875422 Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655
 14875425 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 14929234 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: BRCCRAWFORD.COM Mar 02 2019 08:08:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 02 2019 03:38:12 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 02 2019 03:39:20 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

14929233 E-mail/Text: kburkley@bernsteinlaw.com Mar 02 2019 03:39:20 Duquesne Light Company,
 Payment Processing Center, PO Box 10, Pittsburgh, PA 15230

14875413 EDI: BANKAMER.COM Mar 02 2019 08:13:00 Bank of America, PO Box 15220,
 Wilmington, DE 19886-5220

14875418 EDI: CAPITALONE.COM Mar 02 2019 08:13:00 Capital One Bank, PO Box 30285,
 Salt Lake City, UT 84130-0285

14875421 EDI: DISCOVER.COM Mar 02 2019 08:13:00 Discover Bank, PO Box 3025,
 New Albany, OH 43054-3025

14875423 EDI: IRS.COM Mar 02 2019 08:13:00 Internal Revenue Service***, PO Box 7346,
 Philadelphia, PA 19101-7346

14875424 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Mar 02 2019 03:39:32 Kabbage,
 730 Peach Street NE, Suite 1683, Atlanta, GA 30308-1210

14882659 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 02 2019 03:38:12
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

14875426 +EDI: WFFC.COM Mar 02 2019 08:08:00 Wells Fargo Mortgage, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 14875417* Capital One Bank, PO Box 71283, Charlotte, NC 28272-1083
 14875419* Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
 14875420* Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0315-2

User: culy
Form ID: 318

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Total Noticed: 22

Date Rcvd: Mar 01, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2019 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Peter J. Coppola chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 5